



Kentucky Department of Education **Visiting International Teacher Program**



Financial Disclosure for Visiting International Teachers in Kentucky

Revised July 2017

Per regulations of the US Department of State's Exchange Visitor Program ([Federal Register-Department of State 22 CFR Part 62 Exchange Visitor Program](#)), "Sponsors must provide on their main Web sites and in their recruiting materials a general summary of fees and other costs for the program. This summary should include, but not be limited to, the sponsor fee; foreign or domestic third party or partner fees; visa fee; the Student and Exchange Visitor Information System (SEVIS) fee; insurance costs; estimates for food, housing and local transportation costs; expected work-related deductions; and estimates or ranges for all other fees charged for and significant general costs related to participation in the teacher exchange program."

Teacher Salaries in Kentucky

Unlike the compensation practices in many foreign countries, salaries are not uniform for all teachers in the United States. Salaries vary greatly across each state, including Kentucky, and they are determined by local school districts and educational service centers based on two factors:

- Level of educational attainment (university degree); and
- Years of full-time, formally-recognized experience.

During the 2016-2017 school year:

- Visiting teacher salaries in Kentucky ranged from \$35,000 to \$67,000; and
- The average visiting teacher salary was \$43,825.

Important: Salaries quoted are gross salaries before any deductions are made.

Deductions

Federal Income Tax Rates

Taxable income between \$9,325 and \$37,950 if filing single	15%
Taxable income between \$37,950 and \$91,900 if filing single	25%
Taxable income between \$18,650 and \$75,900 if married filing jointly	15%
Taxable income between \$75,900 and \$153,100 if married filing jointly	25%
Taxable income between \$9,325 and \$37,950 if married filing separately	15%
Taxable income between \$37,950 and \$76,550 if married filing separately	25%

State Income Tax Rates

On the first \$3,000 of taxable income (lowest tax bracket)	2%
On taxable income between \$3,001 and \$4,000	3%
On taxable income between \$4,001 and \$5,000	4%
On taxable income between \$5,001 and \$8,000	5%

On taxable income between \$8,001 and \$75,000	5.8%
On taxable income of \$75,001 and above (highest tax bracket)	6%
Average Tax Rate	4.3%
City/Regional Income Tax Rates	
Local income tax (varies by locale)	1% - 2.5%
Health Insurance	
Individual plan (highest plan)	\$79.98 monthly
Family plan (highest plan)	\$642.98 monthly
Kentucky Teacher's Retirement System (KTRS)	
Pension deduction - refunded to you with interest upon completion of the program	12.855% of gross salary

Costs	
Round-trip plane ticket to Kentucky	± \$1500
Housing/rent	± \$600 - \$1,100 monthly
Renter's insurance	± \$15 - \$20 monthly
Utilities: Gas, electric, etc. (dependent on rental)	± \$125 - \$225 monthly
Food, toiletries and household items	± \$400 monthly
Car (used)/transportation	± \$5,000
Car insurance	± \$75 monthly
Gasoline	± \$2.00 / gallon (±\$0.53 / liter)
Internet/cable TV	± \$50 - \$100 monthly
Cell phone	± \$30 - \$100 monthly

Disclaimer

The costs described in this disclosure represent statewide averages as of July 2017. Actual costs vary greatly by region of the state and may be less than or exceed the estimated ranges of costs listed here.

Below, the user of this document will find an example of a paycheck and related monthly expenses, which will function as a **general summary of estimated costs** related to the participation of a Visiting International Teacher in the Kentucky Department of Education's Visiting International Teacher Program.

Monthly Salary and Expenditure Example	
Paycheck	
Annual Gross Salary • Average visiting teacher salary for 2016-17	\$43,000
Federal Income Tax • Taxable income between \$37,950 and \$91,900 if filing single – 25%	- \$10,750
State Income Tax • On taxable income between \$8,001 and \$75,000 – 5.8%	- \$2,494
Local Income Tax • Average local income tax – 1.75%	- \$752.5
Health Insurance	- \$79.98
Kentucky Teacher's Retirement System (KTRS) • 12.855% of gross salary	- \$5,527.65
Income after deductions	\$23,395.87
Income per pay period • Average 26 pays per year (every 2 weeks)	\$899.84
<i>The average monthly take-home salary for this income would be \$1,799.68 per month, depending on the number of pay periods.</i>	

Monthly expenses	
Saving for a round-trip airline ticket	\$125
Housing/rent	\$700
Renter's insurance	\$15
Utilities	\$175
Food, toiletries and household items	\$400
Car loan (used car)	\$250
Car insurance	\$75
Gasoline (two fill-ups at 15 gallons each)	\$60
Internet/cable TV	\$75
Cell phone	\$65
Monthly expenses TOTAL	\$1940

Notes

In addition to these costs, most visiting teachers will have to pay refundable deposits on rental properties and for some utilities since they will not have an established credit history in the U.S. New visiting teachers coming to Kentucky spend between \$2,500 and \$5,000 of their own funds on initial expenses related to housing, transportation, utilities and other miscellaneous initial expenses.

Ways to reduce expenditures include but is not limited to sharing housing with another visiting teacher if there happens to be one in the area or living with a local host family.

Cars purchased by visiting teachers that have been well-maintained can be sold at the conclusion of their stay in the U.S.